

**ITEM 1. INTRODUCTION**

GW Asena Pty Ltd (the "Firm") is registered with the Securities and Exchange Commission as an investment adviser. The selection of an appropriate type of firm to work with is key as brokerage and investment advisory services and fees differ and it is important for you to understand the differences.

Free and simple tools are available to research firms and financial professionals at [investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

**ITEM 2. RELATIONSHIPS AND SERVICES****"WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?"**

We offer investment advisory services to retail investors including financial planning, portfolio management, insurance consulting, retirement and pension consulting, estate planning, tax advice, tax compliance, and selection and referrals to other investment advisers. These services are provided through cash, margin, ERISA or non-ERISA retirement accounts on a discretionary or non-discretionary basis. With respect to portfolio management services, we provide ongoing monitoring with adjustments made, as necessary, on an at least quarterly basis. Monitoring of assets outside of our portfolio management service is only conducted if agreed to in writing, in advance. If your account is managed on a discretionary basis, investment decisions can be made by your financial professional without contacting you for additional input. Certain products such as private placements and insurance products cannot be purchased using discretion. Further, our investment discretion does not allow us to withdraw funds from your account except to pay the agreed upon advisory fees. You may also place additional restrictions on our discretion such as types of assets, trade limits, etc. For those accounts managed on a non-discretionary basis, all investment decisions must be approved by you, in advance. Our investment offerings in mutual funds, variable products, or private placements are limited to those companies with which we have selling agreements. We do not limit our investment offerings in any other regard. In order to establish an account for portfolio management, a prospective client must have a minimum of \$200,000 to be placed under management by the Firm. With respect to our other services, we require a minimum fee for service(s) of \$10,000 (annually, if ongoing).

Our Form ADV Part 2A (available at <https://adviserinfo.sec.gov/firm/summary/323005>) provides additional details regarding the types of services that we provide.

**Conversation Starters: Not sure what to ask next? The questions below can be a jumping off point to start a conversation about relationships and services:**

- "Given my financial situation, should I choose an investment advisory service? Why or why not?"
- "How will you choose investments to recommend to me?"
- "What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?"

**ITEM 3. FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT****"WHAT FEES WILL I PAY?"**

Fees for the provision of portfolio management services are charged as a percentage of assets under management. The fees for this service are 2% for assets up to \$1,000,000, 1.5% for assets between \$1,000,001 - \$5,000,000, and 1% for assets over \$5,000,000. Other services are assessed fees at a flat, fixed rate agreed upon in advance. This fee varies based upon the amount and type of services to be performed but can range from \$10,000 - \$100,000+. The fee for these services will be agreed upon in writing prior to any work being performed.

You should be aware that opening an investment advisory account carries with it costs beyond the advisory fee(s) the Firm charges. When placing a transaction order to buy or sell securities, advisory clients may have to pay any or all of the following charges: brokerage commissions; custodian fees; postage charges; processing charges; ticket charges; early surrender fees; transfer fees; administrative fees for investments in mutual funds and variable annuities, and 12b-1 fees in addition to administrative fees, and other marketing fees for mutual funds and variable annuities, paid to a broker dealer; account maintenance fees charged by a broker dealer for an account, especially if inactive.

Additional information regarding our Firm's services, including factors considered in calculating your fee for non-portfolio management services, fee payment methods, and the timing of fee collection, can be found in our Form ADV, specifically Items 5.A., B., C., and D. of Part 2A.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

**Conversation Starter: Not sure what to ask next? The question below can be a jumping off point to start a conversation about the impact of fees and costs on investments:**

- “Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?”

**“WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN ACTING AS MY INVESTMENT ADVISER? HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?”**

*When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means:*

Third-Party Payments: When referring you to a third-party adviser, we receive a portion of any fee you pay that adviser. This creates a conflict wherein we are incentivized to refer you to an adviser that charges a higher fee.

Insurance Commissions: When recommending an insurance product, if your financial professional is also insurance licensed, s/he will receive a commission for the sale of that product, thus creating a conflict wherein the individual is incentivized to recommend not only the product type, but also a higher paying product.

Each of the above conflicts, as well as others further outlined in our ADV Part 2A (specifically refer to items 10-14 for more information regarding our affiliations, other activities, outside compensation, etc.), are addressed through disclosure, as well as regular and routine supervision of our financial professionals' recommendations.

**Conversation Starter: Not sure what to ask next? The question below can be a jumping off point to start a conversation about conflicts of interest:**

- “How might your conflicts of interest affect me, and how will you address them?”

**“HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?”**

Our financial professionals are compensated through a percentage of the fees they generate.

#### **ITEM 4. DISCIPLINARY HISTORY**

**“DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?”**

No. For more information, visit [investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Conversation Starter: Not sure what to ask next? The question below can be a jumping off point to start a conversation about the financial professional's disciplinary history:**

- “As a financial professional, do you have any disciplinary history? For what type of conduct?”

#### **ITEM 5. ADDITIONAL INFORMATION**

For more information on our Firm and services, please visit [investor.gov/CRS](https://investor.gov/CRS) or the SEC's Investment Adviser Public Disclosure website at <https://adviserinfo.sec.gov/>. You may also contact Liza Janakievski at +6 13 9670 6070 with specific questions, concerns, or complaints, to request up-to-date information, or to request a copy of the Firm's current Customer Relationship Summary.

**Conversation Starter: Not sure what to ask next? The question below can be a jumping off point to start a conversation about the contacts and complaints:**

- “Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?”